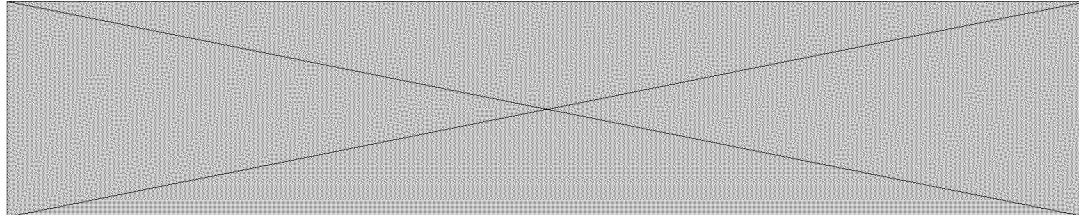


To: Griswold, Hays[Griswold.Hays@epa.gov]
From: Ann Vanderslice
Sent: Wed 6/8/2016 2:15:24 PM
Subject: 5-Year CD-like Opportunity Paying 3.15%



5-Year CD-like Opportunity Paying 3.15%

Where can I earn better than 1% on my savings? Why are 5-year CD rates so low? Is it even worth me trying to save money - there's no reward?

These are questions we hear every week as more and more people are fed up with the continued low interest rates. And now, for a short time only, we have a solution for you. A 5-year fixed annuity that looks and acts like a 5-year Certificate of Deposit "CD."

Fidelity and Guaranty "F&G" offers this five-year annuity about once a year. This year, the fixed rate is 3.15% guaranteed for the full five years - better than you can hope to do at your local bank or credit union. Although it looks and acts like a CD, remember, it is not guaranteed by the FDIC.

Who's this right for? If you're:

- * Over age 55, this may be a good alternative for funds you don't need to access for five years or more. The age requirement comes into play because one of the restrictions within any annuity is that your growth accumulates tax-deferred as long as you don't access it before age 59 1/2. If you're younger, this wouldn't necessarily be the best option for you.
- * Trying to earn a better rate of return on \$20,000 or more. This minimum is an F&G requirement.
- * Wanting safety, a better return and won't need these funds for five years. If you have to access the funds prior to the fifth anniversary, there would be a penalty; however, you may withdraw the interest earned each year without penalty.

If this sounds like just the investment Retirement Planning Strategies call our office at 303-922-4304 as soon as possible. F&G places a limit on how much they want to place in these annuities and when they've achieved their quota, they'll stop offering the annuity on short notice. Don't miss out if you're looking for a safe investment with a better than average return (who ever thought we'd be excited about 3.15%!).

Cordially,

Ann

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Retirement Planning Strategies, PO Box 260787, Lakewood, CO 80226-0787

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